THE BANKERS'

INSURANCE MANAGERS' & AGENTS'

MAGAZINE.

VOL. LXIII.

JANUARY TO JUNE,

1897.

PUBLIC LIBRARY,
DETROIT, MICH.
SEP 27 1897

LONDON:
WATERLOW AND SONS LIMITED,
85 & 86 LONDON WALL, E.C.
AND ALL BOOKSELLERS.
1897.

INDEX.

JANUARY TO JUNE,

1897.

PAGE

Alliance Assurance Company 825
Argentine Debt Settlement 754
Amalgamation, Banking—London and Midland and Carlisle and District . . 70
Do. do. London and Midland and Channel Islands Bank . . 748
Do. do. London and Midland and Huddersfield Banking Company 920
Do. do. Manchester and County and Bank of Bolton . . . 70
Austro-Hungarian Bank, Returns of 122, 326, 498, 646, 810, 966
Australasian Life Office Investments 147
Australian Banking 755, 769
Bankers' Charges for Verifying Stock 264
Bank Dividends 219
Bankers' Profit Margins in 1896 52
Banking as an Occupation 41
Banking, British, A Jubilee of 865
Banking in Great Britain and Ireland during 1896, Progress of 1, 153, 549
Bank of England (Illustrated) 185, 383, 541, 720, 893
Bank of England Returns, Analysis of 118, 322, 494, 642, 806, 962
Bank of England Weekly Returns 117, 321, 493, 641, 805, 961
Bank of France Charter, Renewal of 77, 200, 580
Bank of France, Returns of 122, 326, 498, 646, 810, 966
Bank of Germany, Returns of 122, 326, 498, 646, 810, 966
Bank of Naples 766
Bank of Russia, Returns of 122, 326, 498, 646, 810, 966
Bills on India 126, 330, 502, 650, 814, 970
Birmingham, Banking in 581
Books, etc., Reviews of 94, 268, 453, 592, 776, 937
Budget, The 925
Bullion, Prices of 117, 321, 493, 641, 805, 961
Calls, Liability for 574
Canada, The Tariff Revolution in 914
Cheque, Is a, When Posted, Payment ? 739
Cheques, Endorsement of 935
Cheques, Open, Payment of, etc. 265
Chinese Bank, A New 921
Circulation of Banks 120, 324, 496, 644, 808, 964
Do. do. , Irish and Scotch 126, 330, 502, 650, 814, 970
Clarke *v.* London and County Banking Company 540
Clearing-house, London 115, 319, 491, 639, 803, 959
Do. , Provincial 116, 320, 492, 640, 804, 960
Clutton and Others *v.* Attenborough 97
Colonial and Foreign Banking, Finance and Commerce . . . 90, 258, 590, 771, 929

PAGE

Company Formation as it Affects Banking 252
Competition of Post Office with Banks 357
Correspondence 94, 263, 452, 589, 775, 935
Credit and Trade 201
Credit Instruments in Daily Payments, The Use of 903
Deposits, Unclaimed, in Banks 267, 529, 748
Dividends, Bank 219
Economic Life Assurance Society 137
Edinburgh Actuarial Society 147, 353
Edinburgh Life Assurance Company 973
Educational Papers on Banking and Finance 58, 231
Egyptian Finances 40, 451
Endorsement of Cheques 935
Equitable Fire and Accident Office 828
Exchanges, Eastern and Foreign 69, 756
Exchanges, Foreign 117, 321, 493, 641, 805, 961
Facts *v.* Economic Theories 32
Fire Insurance, Municipal 333, 354
Fixed Issues 123, 327, 499, 647, 811, 967
Foreign and Colonial Banking, Finance and Commerce . . . 90, 258, 590, 771, 929
Forged Bank Notes 410, 581
Friendly Societies, The Sickness and Mortality Experience of 653
Gilbart Lectures on Banking 432
Gold 65, 71, 414, 586, 752, 924
Gold, The Chances of the Return of 214
Gold Coin, Light 767
Gray *v.* Northern Accident Insurance Company, Limited 146
Guarantee under Seal 452, 775
Guardians of the West Derby Union *v.* The Metropolitan Life Assurance Society, and the same Guardians *v.* Priestman 673
Guinea, The 79
Indian Budget 586
Institute of Bankers' Examinations 54, 226, 406
Insurance, British, Progress of, in 1896 523
Insurance Legislation as to Married Women 505
Insurance Notes 142, 348, 516, 984
Insurance (Personal, etc.) 152, 355, 527, 708, 863, 1,002
Insurance Publications 352
Interchanges of Things between Man and Man, etc. 92
Italy, Banking in 761
Japanese Currency 414
Japanese Gold Standard 584, 638
Japanese Indemnity Funds 67
Japan's Monetary Somersault 874
Jubilee of British Banking, A 865
Law, Banking and Commercial 97, 98, 779
Law Guarantee and Trust Society, Limited 830
Law, Insurance 146, 351, 515
Legal and General Life Assurance Society 976
Licenses Insurance Corporation and Guarantee Fund 139
Life Insurance in 1895 817
Loans to Local Authorities 673

11 7 18

PAGE

London Bank of Australia, Limited 743
London County Bills 924
London School of Economics and Political Science 749
Macdonald, Mr. J. R., on the Bank of England Weekly Return 231
Manchester Fire Assurance Company 979
Married Women, Insurance Legislation as to 505
McKinley Horoscope, The 419
Metropolitan Life Assurance Society 345
Monetary Review 212, 412, 583, 750, 922
Monetary Review for 1896 65
Mortgages, Foreign 129
Mowat (Elizabeth) or Melrose *v.* The Trustees of the Edinburgh Savings Bank . 98
Municipal Fire Insurance 333, 354
National Debt, The: The Reductions made in it and the Amounts held by Government Departments 709
National Mutual Life Assurance Society 981
National Provident Institution 674
New York Life Insurance Company 512
Norwich Union Life Insurance Society 141
Notes and Comments 74, 222, 410, 580, 748, 920
Obituary 151, 271, 349, 454, 525, 778, 842, 1,004
Ocean Accident and Guarantee Corporation 834
Overdrawing Accounts 589
Payments, Daily, The use of Credit Instruments in 903
Pennington *v.* Crossley & Sons, Limited 739, 779
Politics (Monetary Review) 69
Post-office Competition with Banks 357
Post-office Savings Bank 76, 266, 576
Prices, Wholesale 70, 94, 263, 416, 452, 586, 589, 775, 926, 935
Provident Life Office 836
Portraits—
Smith, Mr. Hugh Colin (opposite) 901
Warner, Mr. Samuel George (opposite) 145
Railways, British, in 1896 (By William J. Stevens) 369
Railway Passengers' Assurance Company 677
Report, etc., of Banks, Insurance Companies, etc., and Meetings—
Adelphi Bank, Limited 273
African Banking Corporation, Limited 101
Agra Bank, Limited 593
Alexanders & Co., Limited 273
Alliance Assurance Company 680
Anglo-Argentine Bank, Limited 102
Anglo-Austrian Bank 783
Anglo-Californian Bank, Limited 594
Anglo-Foreign Banking Company, Limited 595
Anglo-Italian Bank, Limited 783
Atlas Assurance Company 845
Bank Clerks' Orphanage 941
Bankers' Guarantee and Trust Fund 942
Bank of Africa, Limited 784
Bank of Australasia 785
Bank of Bengal 596

PAGE

Bank of Bolton, Limited 274
Bank of Bombay 596
Bank of British Columbia 455
Bank of British North America 597
Bank of China and Japan, Limited 788
Bank of Egypt, Limited 456
Bank of England 598
Bank of Ireland 274
Bank of Madras 600
Bank of Mauritius, Limited 601
Bank of New South Wales 275
Bank of North Queensland, Limited 944
Bank of Scotland 790
Bank of Victoria, Limited 602
Bank of Whitehaven, Limited 603
Barclay & Company, Limited 456
Baring Brothers & Co., Limited 457
Beckett's Banks 278
Berwick, Lechmere & Co., Old Bank 603
Birmingham District and Counties Banking Company, Limited . . . 278
Blydenstein, R. W., & Co., London 945
Bolitho, Williams, Foster, Coode, Grylls & Co., Limited 457, 944
Bradford Banking Company, Limited 604
Bradford Commercial Joint Stock Banking Company, Limited . . . 279
Bradford District Bank, Limited 280
Bradford Old Bank, Limited 281
British Bank of South America, Limited 605
Brown & Co. 318
Bucks and Oxen Union Bank, Limited 606
Burton Union Bank, Limited 606
Carlisle and Cumberland Banking Company, Limited 281
Channel Islands Bank, Limited 607
Chartered Bank of India, Australia and China 791
Cheque Bank, Limited 607
City Bank, Limited, London 282
Clydesdale Bank, Limited 458
Cocks, Biddulph and Co. 283
Colonial and Foreign Banks' Guarantee Fund 946
Colonial Bank 284
Commercial Banking Company of Sydney, Limited 608
Commercial Bank of Australia, Limited 792
Commercial Bank of Scotland, Limited 103
Commercial Bank of Tasmania, Limited 608
Cornish Bank, Limited 609
County of Gloucester Bank, Limited 610
County of Stafford Bank, Limited 285
Coutts & Co. 459
Cox & Co. 948
Craven Bank, Limited 610
Cumberland Union Banking Company, Limited 611
Delhi and London Bank, Limited 793
Derby and Derbyshire Banking Company, Limited 612

PAGE

Deutsche Bank 794
Devon and Cornwall Banking Company, Limited 613
Dresdner Bank 614
Dumbell's Banking Company, Limited 615
Employers' Liability Assurance Corporation, Limited 985
Empress Assurance Corporation, Limited 849
English and Scottish Law Life Assurance Association 851
English, Scottish and Australian Bank, Limited 104
Glamorganshire Banking Company, Limited 285
Glyn, Mills, Currie & Co. 459
Halifax and Huddersfield Union Banking Company, Limited 287
Halifax Banking Company (Nova Scotia) 615
Halifax Joint Stock Banking Company, Limited 286
Hammond & Co. 287
Harrod's Stores, Limited 459
Hodgkin, Barnett, Pease, Spence & Co. 288
Hong Kong and Shanghai Banking Corporation 616
Huddersfield Banking Company, Limited 288
Imperial Bank of Persia 289
International Bank of London, Limited 617
Ionian Bank, Limited 949
Ipswich Bank 290
Isle of Man Banking Company, Limited 617
Knaresborough and Claro Banking Company, Limited 618
Lambton & Co. 291
Lancashire and Yorkshire Bank, Limited 291
Lancaster Banking Company, Limited 619
Law Guarantee and Trust Society, Limited 683
Leeds Joint Stock Bank, Limited 292
Legal and General Life Assurance Society 844
Leicestershire Banking Company, Limited 619
Licenses Insurance Corporation and Guarantee Fund, Limited 855
Liverpool Union Bank, Limited 293, 465
Lloyds Bank Limited 470
London and Brazilian Bank, Limited 796
London and County Banking Company, Limited 468
London and Hanseatic Bank, Limited 621
London and Lancashire Fire Insurance Company 987
London and Lancashire Life Assurance Company 989
London and Midland Bank, Limited 295
London and Provincial Bank, Limited 296
London and River Plate Bank, Limited 104
London and South-Western Bank, Limited 298, 476
London and Westminster Bank, Limited 299, 951
London and Yorkshire Bank, Limited 300, 477
London Bank of Australia, Limited 949
London Bank of Mexico and South America, Limited 620, 798
London Joint Stock Bank, Limited 294
London, Paris and American Bank, Limited 622
Manchester and County Bank, Limited 301
Manchester and Liverpool District Banking Company, Limited 302
Manx Bank, Limited 622

PAGE

Martin's Bank, Limited 479
Mercantile Bank of India, Limited 800
Mercantile Bank of Lancashire, Limited 303, 801
Merchant Banking Company, Limited 623
Metropolitan Bank (of England and Wales), Limited 480
Metropolitan Life Assurance Society 992
Munster and Leinster Bank, Limited 304
Natal Bank, Limited 623
National Bank, Limited 481
National Bank of Australasia, Limited 112
National Bank of India, Limited 624
National Bank of Scotland, Limited 111
National Bank of the South African Republic, Limited 952
National Discount Company, Limited 304
National Provident Institution 685
National Provincial Bank of England, Limited 953
Northamptonshire Union Bank, Limited 625
North and South Wales, Bank, Limited 482
North British and Mercantile Insurance Company 994
North-Eastern Banking Company, Limited 307
North-Western Bank, Limited 308
Nottingham and District Bank, Limited 309
Nottingham and Nottinghamshire Banking Company, Limited 310
Nottingham Joint Stock Bank, Limited 310
Ocean and Accident and Guarantee Corporation, Limited 689
Oldham Joint Stock Bank, Limited 311
Pares's Leicestershire Banking Company, Limited 626
Parr's Bank, Limited 312
Parsons, Thomson, Parsons & Co. 955
Prescott Dimsdale Cave Tugwell & Co., Limited 313
Provident Life Office 695
Provincial Bank of Ireland, Limited 313
Prudential Assurance Company, Limited 697
Railway Passengers' Assurance Company 706
River Plate Trust, Loan and Agency Company, Limited 626
Robarts, Lubbock & Co. (London) 485
Royal Bank of Queensland, Limited 630
Royal Bank of Scotland 113
Scottish Provident Institution 859
Sheffield and Rotherham Joint Stock Banking Company, Limited . . . 630
Sheffield Banking Company, Limited 631
John Simonds, Charles Simonds and Company (Reading Bank) 632
Stamford, Spalding and Boston Banking Company, Limited 632
Standard Bank of South Africa, Limited 801
Stephens, Blandy & Co. 633
Stuckey's Banking Company, Limited 485
Swaledale and Wensleydale Banking Company, Limited 633
Town and County Bank, Limited 634
Union Bank of Australia, Limited 486
Union Bank of London, Limited 315
Union Bank of Scotland, Limited 955
Union Discount Company of London, Limited 314

PAGE

Wakefield and Barnsley Union Bank, Limited 635
Wesleyan and General Life Assurance Society 861
Western Australian Bank 956
Westminster and General Life Assurance Association 702
West Riding Union Banking Company, Limited 635
Williams and Company (Old Bank, Chester, etc.) 636
R. & R. Williams & Co., Dorsetshire Bank 802
Williams Deacon and Manchester and Salford Bank, Limited 487
Wilts and Dorset Banking Company, Limited 488
Woods & Co., Newcastle-on-Tyne 490
Yokohama Specie Bank, Limited 957
York City and County Banking Company, Limited 317
Yorkshire Banking Company, Limited 490
York Union Banking Company, Limited 637
Russian Estimates 261
Savings Bank Deposits 749
Scottish Accident, Life and Fidelity Insurance Company, Limited 983
Scottish Equitable Life Assurance Company 143
Scottish Provident Institution 838
Share List (Banks) 127, 331, 503, 651, 815 971
Do. (Insurance) 128, 332, 504, 652, 816 972
Sickness and Mortality Experience of Friendly Societies 653
Silver 70, 414, 585, 756, 925
Spain—Cuba, Banking in 258
Star Life Assurance Society 347
Stock Exchange Values 71, 220, 417, 587, 757, 927
Tariff Revolution in Canada, The 914
Taxation of Employees of Banks, Insurance Companies, etc.—Income-tax . . 936
Trade 416, 586, 756 926
Trade in 1896 70
Trade, Credit and 201
Tontiné System, The, on its Trial 669
Trustee Savings Banks 448
Trustees, Liability of, for Interest on Trust Money 87
Turkish Finance 230
Unclaimed Bank Deposits 267, 529, 748
United States, Financial Year (1896) in 68
United States, The Year's Failures in 206
United States Trade Statistics 413
Weymouth Old Bank, Suspension of 759, 921